Attorney Docket No: 663/35631

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

John W. Adcock and Rodney A.J. Reynolds

Serial No.:

New Application

Art Unit:

Filed:

Filed Herewith

Examiner:

For:

AUTOMATIC ELECTRONIC FUNDS TRANSFER SYSTEM AND

METHOD

PRELIMINARY AMENDMENT

FEB 2 6 1999

Honorable Assistant Commissioner for

Patents

Washington, D.C. 20231

Sir:

Please amend the above identified application with reference to the original PCT application and amended papers of the International Examination Report.

IN THE SPECIFICATION

Page 1, after line 2, insert --BACKGROUND AND SUMMARY OF THE INVENTION--;
Before line 8, insert --DESCRIPTION OF THE PRIOR ART--

Page 2, after line 25, insert - SUMMARY OF THE INVENTION --

Page 7, after line 7, insert - Other objects, advantages and novel features of the present invention will become apparent from the following detailed description of the invention when considered in conjunction with the accompanying drawings.

BRIEF DESCRIPTION OF THE DRAWINGS--;

After line 15, insert -- DETAILED DESCRIPTION OF THE PREFERRED

EMBODIMENTS

IN THE CLAIMS

Please amend the Claims as follows:

Claims 3 and 4, Line 1, delete "or claim 2".

Claim 5, Line 1, replace "any one of claims 1 to 4" with -- Claim 1--.

Claims 6 and 7, Line 1, replace "any one of the previous claims" with -- Claim 1--.